

# Exhibit 6

**SHTAR ISKA**  
**AN AGREEMENT CONCERNING INTEREST ON LOANS**

**INTRODUCTION**

Jewish religious law strictly prohibits the paying or receiving of interest on loans made between Jews. However, when monies are advanced in the course of a business transaction, an agreement may be entered into whereby the provider and receiver of these funds are considered partners. This partnership is based upon the stipulation that, upon request, every loss must be proven by two trustworthy witnesses, and all profits verified by oath. All profits or losses are then shared by the partners. However, in order to avoid these very stringent requirements, the provider of the funds, under the "shtar iska", agrees to waive his share of the profits in lieu of receiving a fixed considered profit, rather than interest on a loan. This agreement becomes effective when the receiver of the funds executes a form as set forth below.

**THE AGREEMENT**

We, the undersigned have received from **Abraham Kleinman**, an individual with an address at c/o 225 Broadway 39<sup>th</sup> Floor, New York, New York 10007 (hereinafter referred to as the "***Investor***") the sum of FIVE HUNDRED FORTY THOUSAND(\$540,000.00) Dollars repayable on or before one year from the date hereof, for the purpose of transacting business, in which profits and losses are to be shared by the partners. However, I have agreed that in lieu of such sharing of profits and losses, which would require substantiation of all losses by two trustworthy witnesses, and verification of all profits by oath, they shall accept my payment of a percentage of 12% of the said sum per annum and waive all other profits which may be earned by the advanced funds. I have received a token payment of \$1.00 from the Investor for my efforts in connection with this undertaking and have signed a note evidencing the receipt of the \$540,000.00.

Signed this Thursday January 14, 2020

IN WITNESS WHEREOF, we have hereunto subscribed our name on the date as first mentioned above.

**BORROWER:**



**CHAIM PORGES**

